

USA Capital

First Trust Deed Investment

Borrower: Ten-Ninety, Ltd.

Loan Amount: \$4,150,000

Rate: 13% (net), payable monthly

Maturity: December 30, 2006

Collateral: The collateral will be a First Deed of Trust on approximately 200 acres of property in the Southridge masterplan community in Fontana, California for the development of approximately 310 single family residential lots. Southridge, a masterplan encompassing over four square miles, which began development in the early 1980's, was developed by the principals of the Borrower.

Loan-to-Value: Approximately 62.0%.

Guarantees: The loan will be guaranteed by the principals of the Borrower, Richard Ashby and Larry Redman, who have a combined net worth in excess of \$200 million.

USA Capital

702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
License #MB 333 10/21/2009

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B